# Mational Mepublican.

THE COLLAPSE OF LIFE INSURANCE. THE COLLAPSE OF LIFE INSURANCE.

No characteristic of true manhood is more noble than that which induces men to strive to make provisions for the comfort and support of their families in case they should be prematurely removed by death. The strength of this sentiment can in no way be no well flustrated as by an examination of the statistics of the lite insurance business, which is its outgrowth in the most civilized and refined nations of the world. The patronage which has been bestowed upon life insurance in America speaks well for the forethought and paternal affection of our citizens.

The extraordinary development which this business had reached in 1876 is astonhing. In that year the assets of the com-nuies authorised to do business in the tate of New York amounted to the sum 463,142,981.58. The liabilities of the coms, excluding capital stock, amounted sum of \$342,330,952.86. The aggreto the sum of \$342,350,952,26. The aggregate income of the companies for that year was \$108,645,084.49, a revenue sufficient to maintain the Government of a respectable Empire. The growth of this business was very rapid. The assets of the companies included in this statement, which amounted to about \$20,000,000 in 1859, had increased to \$405,142,981.58 in 1876, while the 49,108 policy-holders of 1859 had multiplied to \$17,081 in 1873.

It is not an agreeable task to Apparent.

is not an agreeable task to dwell upon notorious fact that this enormous busi-has been, to a great extent, ignorantly, lessly and fraudulently mismanaged, subject is one in regard to which we do feel that there is any danger of using mage which will be too severe. In say-that the present system has utterly fored public confidence we are repeating sentiments expressed by eminent men have made this subject one of special y.

who have made this subject one of special study.

As early as January, 1876, the New York inperintendent of insurance, in his annual sport, stated that the number of lapsed policies on the books of the best companies proved that they were then staggering, not may under the influence of hard times, but that other causes had sapped the foundations of public confidence. He considered the non-fallilment of the magnificent promises made by companies and agents as the shief cause of this popular distrust, in consequence of which in every neighborhood assurance solicitors were then meeting with blasted hopes and ruined fortunes, caused y dishouset or incompetent management. Masted hopes and ruined fortunes, caused by dishonest or incompetent management. Bince that date the failure of numerous companies has added to the calamities of unfortunate policy-holders, so that it is now the opinion of well-informed observers that the anticrings which have been brought upon the people of the United States by the failures of life insurance companies far exceed in the aggregate all the blessings which the payments of death losses have conferred upon widows and orphans.

For many years Hon, ELIZUR WRIGHT, of Boston, a man of unquestioned integrity

spon widows and orphans.

For many years Hon. ELIZUR WRIGHT, of Boston, a man of unquestioned integrity and purity of character, has been a high sathority with all insurance companies as to matters relating to the scientific valuation of policies according to the principles upon which that business has heretofore been conducted. The numerous failures which have recently taken place have led him to examine into the correctness of the theory upon which the companies are now conducting their business, and he does not besistate to pronounce it radically defective. He has accordingly written a book, just published, in which he very clearly exposes the errors of the present system, and makes some valuable suggestions as to the proper remedies for its defects.

The title of Mr. WRIGHT's book is a very suggestive one, and of itself shows what he thinks of the present system. It is as follows: "Traps batted with orphan; or what is the matter with life insurance?" The suthor thinks the life insurance has abused a nobic feeling of the human heart for an unworthy end. He believes that the young child of a dead father who has made no provision for his nurture is a truly forton being, but he sees no reason why the idea of a possible orphan should be used to bait a trap.

It is a pretty severe thing for the highest.

idea of a possible orphan should be used to hait a trap.

It is a pretty severe thing for the highest life insurance authority in Americas to speak of the system as a trap. But he does not stop there, but characterizes it as the disgrace of our civilization, and claims that its shocking dishonesty has brought it into complete disrepute. He says that the fault is not so much in the men as in the system, which is one that leads its officers into temptation. He forchly remarks that it is one which would corrupt even the angels of heaven. We are quite sure that a great many of the people who have been victimized by broken companies would have no trouble in believing that the managers of the insolvent concerns who have swindled them are failen angels of the worst descripthem are failen angels of the worst descripthem. m are fallen angels of the worst descrip

ion.

Thus it appears that the present life inarmore system is fatally defective. It is
obtainely a question of present solvency,
or however strong any company may be now,
he same causes which have already proven the same causes which have afready proven fatal to many other companies will destroy them likewise, miless radical reforms are speedily instituted by those which still coninue to ask for public patronage.

## A MATTER FOR LEGISLATION.

It is quite a common thing for those who wish to bring the theory of civil service reform into discredit to ridicule the idea of the service form into discredit to ridicale the idea of appointing officials upon the strength of achool-lay examinations. Now, while it is true that such examinations are necessary for all subordinate positions under the ope-mation of the system, the principle is by no means a new one. Even the old system professed to test the scholarship of ap-pointees. The new plan merely proposes to make that test a reality instead of a sham.

to make that test a reality instead of a sham.

This is a matter, however, in regard to which there should be legislation before the plan can be harmoniously carried out. The law should provide for permanency in the tenure of office; and, furthermore, that no appointment should be made until after the appointees have served a probation of six months. This period would be sufficient to test the practical fitness of applicants, and remove the objection that it is not always those who have the best theoretical showledge who make the best practical officers. It is well enough that the practical workings of a permanent system of civil service should be carefully considered. Both parties are pledged to this reform, and the people will expect it to be carried out. The President will do his share towards keeping pledges made to the people, but the matter does not rest with him alone, for much Congressional action is needed in order to make

pressional action is needed in order to make it the fixed policy of the Government.

SOUTHERN EMIGRATION.

We are glad to observe that the subject of Southern emigration is beginning to attract the attention throughout the North which its importance deserves. Journalists can do their readers in that part of the country no better service than to keep before them the fact that vast quantities of good lands are for sale in Einstern Virginia. This is one of the finest regions on the globe so far as scenery and climate are concerned, and it has besides the advantage of close proximity to the good markets afforded by

the cities of Washington, Richmond Baltimore.

Baltimore.

There are all through the North farmers in good circumstances who wish to buy lands for their children to give them a start in the world. Such persons can do no better than to purchase lands for this purpose in Eastern Virginia, where the lands are now very cheap, the tide of emigration having hitherto been turned entirely to the West. There are thousands of good openings now for practical farmers in Virginia. They can, moreover, rest assured that they will receive a cordial welcome to the Old Dominion.

THE commercial interests of England are in a languishing condition, and she therefore desires to put an end to the Russo-Turkish

Parsident Haves received a cordial greet-ing from his old friends and neighbors at Fre-mont, Ohio, irrespective of party. The better the Prosident is known the more popular he is hence, the very high respect his fellow-townsmen in Ohio have for him.

THE MITUATION in the Pennsylvania coal regions is grave. Communism is taking its worst possible shape there, and it will require the greatest vigilance and the adoption of the most rigorous measures to put down the lawlessness that threatens to break out at any

lawlessness that threatens to break out at any moment.

The good order which was preserved at the funeral of M. Theres, on Saturday, indicates that the Republicans of France are still governed by wise connecls. Notwithstanding the overwhelming military force which watched the procession, it would have been an easy matter for the people to have made demonstrations intended to show their dails of the MacManton despotism. It speaks well for them that they were able to bide their time, and that they did not allow themselves to be drawn into conflict with the authorities, under the influence of the feelings excited by the solemnities of the occasion.

To-Day is the centennial anniversary of the battle of Brandywine. As is well known, the British and Hessian troops, numbering sixteen thousand, succeeded, after a stubborn contest, in defeating the Americans under Washixo-ToN, who only numbered eleven thousand. The battle took its name from Brandywine creek, a stream which rises in the northwestern part of Chester county, Pennsylvania, and empties into Christiana creek at the city of Wilmington, Del. The herole stand made by the American troops is to be celebrated to-day on the battle-ground by speeches and historical narratives relating to the incidents of the fight. To-DAY is the centennial anniversary of the

fight.

The amouncement of new publications by the leading houses in this country indicate that there will be a considerable revival in the publishing business this autumn. We observe with rearct, however, that a very large proportion of the new books which are about to be issued from the American press are republications of English books or translations of continental works. It is every day becoming more and more manifest that American literature will not flourish with any degree of vigor and originality until this city is made the literary capital of the nation. Our men of culture must be brought into each other's society, so that by the conflict of mind with mind great and noble ideas may be struck out.

The Philadelphia Press of yesterday published a sermon preached by the Rev. Proot one hundred years ago, on the eve of the battiof Brandywine. It is quite interesting or account of the mingled vim of piety and patriotism which it contains. During the course

THERE will be so much work to do in the next

the President on the Southern question, mate will be a unit on that question.

EVERY American should to-day remember with ratifude the brave resistance our Revolutionary

neestors made to a vastly superior force at the THE District Commissioners have reduced the yearly allowance to the Parking Commission to \$3,000, which ought to be ample for all legitimate expenses that they may incur.

LAPAYETTE was severely wounded at the battle

The biography of the late M. Thinns was write every often during the past year, and although fra-quent allusions were made to his being an oct-generian, yet he never assorbed anybody for it.

THE DEST CONGRESS should promptly adopt an amendment to the Constitution providing some lear plan for settling disputes as to the Presiden y, and also limiting the eligibility of the Presi-

int to one term. The Board of Managers of the Labor Exchange tre gradually working their project on to a sure bundation. The finance committee is now to be

seard from, and it is to be hoped that their resp viii be encouraging. It is veny evident that there will not be a suffi-cient excess of the District revenues for the fiscal year ending June 20, 1878, to reimburne the United takes Treasury for the money advanced to pay the interest on the District 2.65 bonds.

PERSONAL

THE Emperor and Empress of Brazil have GEN. GRANT was presented with the free-m of inverses, Scotland, on Saurday, on of Inverneys, Scotland, on Saturday, Title London Post's Berlin special reports at the trousberg, the bankrupt railway specu-stor, has been released.

later, has been released.

Tweed says that ex-Gov, Hoffman was in to way connected with the ring that it was subspace to the retiring of the devertor that he ring temperate the control of the retiring the result of the retiring that the ring temperate was the retiring to the retiring the re

MR. RALPH WALDO EMERSON peak of himself as a man whose wone, but the only evidence of the

DE QUINCEY, visiting at Christopher North's use never duced on anything but a little mutton, ided rice and milk, and confee. Nevertheless, he fly gave andlenes to the cook, who received her structions in slient awe, quite overpowered by a manner, for had he been, addressing a duchess could exceed the conference of the could be seen addressing a duchess.

DESERTED HER.

From the Son Pronciseo Chronicle, Sept. 1.

In November last Timothy J. Hayes, an engineer on the Central Pacific railroad, who
resided over engine No. 15, between Wadspresided over engine No. 15, between Wads-worth and Winnenucca, in Novada, was dis-charged, with his fireman, one Thompson, for breaking into the room of the station-master at Rasberry station and stealing some property from him. He came to this city and became a frequenter of a saloon at No. 115 Jackson street, maintained by George N. Briggs. The latter occupied a room in the house of Mrs. Sophia F. Burton, a clairvoyant practitioner, at No. 242 Fifth street. Through the kind-ness of Briggs, Hayes and his derelict fireman were favored with an introduction to the lady, and also took rooms in her house. Hayes was were tayored with an introduction to the lady, and also took rooms in her house. Hayes was a young man of fascinating appearance, and skilled in the line of captivating susceptible women, and he had been in the house but a few days when he began to tender his affection in the most effusive manner. Mrs. Burton was comfortably situated, having amasses

women, and one doesn't needer his affection in the most effusive manner. Mrs. Burton was comfortably situated, having amased about \$85,000 by her frugality and industry, and it is fair to presume that the engineer had previously learned that fact. Briggs was enthusiastic in the cause of his friend, and assured Mrs. Burton that Hayes, and not his owned the saloon.

After a comparatively brief courtship they were engaged to be married. Before the marriane, however, Mrs. Burton had a gold watch and the saloon.

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After a comparatively brief courtship they were engaged to be married. Before the marriane, however, Mrs. Burton had a gold watch and the saloon of the s

# AFTER SEVEN YEARS.

THE WIDOW OF WM. O'BRIEN DETECTS HER

THE WIDOW OF WM. O'BRIEN DETECTS HER HUSBAND'S MURDERER AND BRINGS BIM TO JUSTICE.

From the St. Louis Globe Dessecret.

On the night of the 27th of August, 1870, Michael Ryan assaulted Win. O'Brien in the dark with some blunt instrument. On the 19th of September of the same year O'Brien died from the wounds. The murder grew out of a quarrel between the Ryan and O'Brien families, higging upon the alleged maitreatment of one of the former's children by the latter. The secone was in a locality known as "Happy Hollow," located wear of Eighteenth street, at the point where the yard of the Donk coal elevator are found. The spat of the murder was on the bank of a main-rous little sewage stream which still butbles is they

## MUSICAL AND DRAMATIC.

It is RUMORED in musical circles that Brig-oil and Miss Thursby will sing together in opera uring the present season.

ming the present season.

Governor, the composer, has received be grade of Commander in the Legion of Honor, the occasion was celebrated by his brother

Miss Clara Louise Kellond has reached an Francisco. She gave several concerts or mute, and will doubtless make a success in the Golden iste City.

Tell trough of the Milan Scala for this win-trincings Fried, Fossa, Galassi, Pasqua and Gar-ini, print donar, Tamagno and Sani, tenser; Mo-ami and Galassi, bereived; and Maint and Lom-rielli, bear.

The deaths are announced at Milan (in a common hospital,) of the contralto Chementina Calvi, aged forty-leve at Turn of Guiseppe Gamba, professor at the Lyeno Musicale, aged sixty-six; and at Bologua of the tenor Cencetti.

IT IS ANNOUNCED that Mile Albani, the

ter's abotograph.

IT WAS while directing the "Barbiere di Si-viglia," in Florence, that, at the desire of his lary friend, Rossini, Romani composed Dom Bartolo's air, "Manca un figglio," which has become so in-tegral and important a part of the opera that few persons guess that it was not composed by Rossini

himself.

A DRAMA from Wilkie Collins "Dead Socret," has been brought out at the Lyceum theatre, London. According to the Lendon Nandard, the only redeeming feature of the production is the opportunity it affords Mass Batenan for emotional aring. The artist threw great force and real dramatic power into many of hor season.

power into many of her season.

THE deaths are amounced, at Leipzic, of the
song-writer, Otto Claudino, aged 84; at Hanover, of
the conductor Fischert, the successor of Marschure,
at Milan, of the celebrated Italian issuer and pro-fessor, Antonio Tasso, and the plannfurt teacher,
Paolo Guinet; at Meinagdo, of the artist Percepo; at Florence, of Andree Scalino, and at Turin of Gio-vanni Batt Cosati, the composer.

with which the incusion is summer intrognous would win applicate from the most cirtical andience in any part of the world.

The correspondent of the Perservanae at Peianas, in a letter dated August 5, relates a little incident of General Grant-European court, hilberto unnoted. He says i General Grant arrived at the Grande Albergo Peianas at 2 p. in, accompanied by Mrs. Grant, his son Jesse and General Batheau. In the oven group the book wes brilliantly illustrianted in hours of the distinguished guests. General Grant took as seat on the plazas, evidently subjecting the sevene and his after-dinner cigar. Meanwhile Mrs. Grant and her son remained in the partors of the hotel. Her actorishment may be lunagined when suddenly in this out of the way place she heard the great patiently in the fort of the way lace when the control of the way lace when suddenly in this out of the way lace she heard the great patiently in this out of the way lace when the control of the way lace when the form of the rebellion. The singer was Mr. Wu. Candidux, a native of Philadelphia, who in his wender hy was an office in the Selector service, how a confidency of the day of the has cultivated. He has mill when in a success in German opera, and will shrivy challenge criticism on the laliant stage, Mr. Civildint has been recently profered a brilliant edge control of the form the found of the way of the way of the has cultivated. He has mill when in a success in German opera, and will shrivy challenge criticism on the laliant stage, Mr. Civildint has been recently profered a brilliant edge control to the control of the control of the way of the has cultivated.

## OUR FOREIGN TRADE.

This is likewise a good year for attempting o open new foreign markets for the product our depressed manufactures and mines. If should happen to have short crops next year, or bad foreign market for grain next year, or of the Donk coal elevator are found. The spet
of the Donk coal elevator are found. The spet
of the murder was on the bank of a maistrous
little sewage stream which still bubbles its inky
and noisome extent over its awanpy bed. Ryan
had lain in wait here, in the dark, for O'Brien, and
a the walked along the narrow path by the side of
the sewer, on his way home, he sprang upon him,

AN EX-STATE TREASURER "SQUEALS," NEW YORK, Sept. 10.—Mr. Parker, ex-State Treasurer of South Carolina, who went into Treasurer of South Carolina, who went into odice in 1888, and who two years ago left the State, tells as tale of the South Carolina ring in over four columns of the Werlet to-day. Chamberiain, Patterson, Kempton and others are charged with the grossest frauds. Millions in Illegal bands were issued and the Legislature bribed. There was collusion of the whole State government and a raign of unparalleled corruption.

BROOKLYN SUABIAN FESTIVAL. BROOKLYN, Sopt. 10.—Four thousand Ger ans assembled in Myrtle Avenue park yes mans assembled in Myrite Avenue park yes-terday to participate in the opening exercises of the annual Sunbian festival of the Caustallet Volksfest. The firstival opened with the un-veiling of an immense column of fruits and vegetables, symbolical of the harvest. A con-cert followed. Numerous persons in Sushian costume strolled through the grounds. The festival will continue until Wednesday night.

### FINANCE AND COMMERCE.

The following are the closing rates for fitate secur-let, as telegraphed from the New York Stock Ex-

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Pacific Mail
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WELSH. - At 430 p. m. on Monday, the 19th lost, her a short but severe illness, Alvono C. Welshi, is short but severe libress. ALFORD C. Watani, in entry-second year of his age. hisneral will take place from the residence of ther, No, sel Skati street northwest, at — p. m., eday, the 12h mst. Friends of the family are fact to attend.

periode p. in., CAPIBRINE BARRET, Fellet of the intertheology of the fifty-several peace of the fifty-MARIA, wife of Doughas B. Rubbard.

(RIFFITH—On Sinday, September 8, 1877, of consumption, at the United States navy yard. Legge Island, Fa., ELLA GRIFFITH, stephonographer of Civil Engineer Frankin A. Stratton, U. S. N.

Finneral services will be held at Trinity church, corner of Third and C. streats, on Tuesday afternoon, at a colocie. Friends are taylied to stread, (Star).

## UNDERTAKERS.

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For the convenience of property-owners not tax payers I have established an OFFICE at No. 222 Four-and-shalf street, between the Columbia Building and Cerrent. By the Columbia Building and Cerrent. By the Columbia Building and Cerrent. By the Columbia Building and Cerrent Break Columbia Building Columbia Building Columbia Building Columbia Columbia Building Columbia Columbia Building Col IMPROVEMENT TAXES paid at a large die

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# SPECIAL NOTICES.

65-A MEETING OF THE FINANCE COMMITTIES of the Labor Exchange will be held at the office of Filch, For & Cu, 1909 Fennyivania avenue, on TUESDAY, September II. at 125 p. B. FITCH.

1 MAY 11 J. L. BEY.

1 MAY 12 J. A. M. S. T. SMITH.

2 Sub-committee of the Finance Cummittee.

auto-committee of the Finance Committee.

42 POTOMAC INSURANCE COMPANY
GROBOLTOWN, D. CLAMP, 28, 167.

The Washington Agency of this Company was changed on the 1st Instant.

The present customers of the Company, and all others wishing to place with one will blease call on the Company, and all others wishing to place with one will blease call on Princenth and Fatreets apprinces; holde, corner of Piffeenth and Fatreets apprinces; but the Company, and all others wishing to place with one will blease call on Princenth and Fatreets apprinces; but the Company of the Company o Owing to the great demand for money, we offer all within sixty days a large collection of

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It having comes to my knowledge that a base mutation of the T. Feltz Gourand's Oriental Cream or
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# AF NEWMAN'S SERMONS, No. 21. "THE POPE PROTOGRAPHED." For Sale Everywhere. Price, 10 gia

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Street Cornelation of the Street Cornelation of the Street
No. 114 Seventh size of northwest, 7 rooms, brick, 15 of
No. 115 Seventh size of northwest, 7 rooms, brick, 15 of
No. 116 Seventh size of northwest, 7 rooms, brick, 15 of
No. 116 Seventh size of northwest, 7 rooms, brick, 15 of
No. 117 Seventh size of northwest, 8 room, brick, 15 of
No. 118 Seventh size of northwest, 8 room, brick, 10 of
No. 118 Seventh size of northwest, 8 room, brick, 10 of
No. 119 Seventh size of northwest, 8 room, brick, 10 of
No. 119 Seventh size of northwest, 10 of
No. 119 Seventh size of northwest, 10 rooms, brick, 10 of
No. 120 Seventh size of northwest, 10 rooms, 10 of
No. 121 Countries of northwest, 10 rooms, 10 of
No. 122 Covered northwest, 15 rooms, 10 of
No. 123 Covered northwest, 15 rooms, 10 of
No. 124 Covered northwest, 15 rooms, 10 of
No. 125 Seventh size of northwest, 15 rooms, 10 of
No. 126 Seventh size of northwest, 15 rooms, 10 of
No. 127 Covered northwest, 15 rooms, 10 of
No. 128 Covered northwest, 15 rooms, 10 of
No. 128 Seventh size of northwest, 15 rooms, 10 of
No. 128 Seventh size of northwest, 15 rooms, 10 of
No. 128 Seventh size of northwest, 15 rooms, 10 of
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No. 128 Seventh size of northwest, 15 rooms, 10 of
No. 128 Seventh size of northwest, 15

No. 61 Tenth street northwest, 9 rooms, brick, 15 of moder Fill Market D HOUSES.

No. 163 Tenth street, 5 rooms, modern transported to the Collections Camera and Market Market S Handle And A HARDONARIA S SHATE SHOULD THE CITY. WHEN DESIGNED AND LOTS FOR SALE IN ALL PARTY LOANS NEGOTIATED ON REAL STATE SHOULD NEED THE CITY OF THE

JOINT

TOR REST-FOR \$55 AND \$50 IN THE COOL

est location in the city about three squares from
rooms, larg windows all the way up, all the modern
toprovements. Impaire of J. B. ARCHIER, room
No. 13 and 15 Federal building, corner of F and flee
enth streets.

HOR RENT-LARGE STORE, NO. 461 PENNSYL vania avenue northwest, near corner Funzand-half street. A. B. UUVALID, neems Your and she street and Louisiana avenue.